

COMPARATIVE STATEMENT OF CONDITION OF STATE-CHARTERED BANKS
As at the Close of Business
DECEMBER 31, 1998, JUNE 30, 1998, and DECEMBER 31, 1997
(000 Omitted)

ASSETS	Fed Funds Sold and Loans & Leases *	Securities	Premises, Furniture, Fixtures & Equipment	Other Real Estate Owned	Other Assets	Cash and Due from Banks	Total Assets
Bank of Hawaii	\$8,480,473	\$3,436,059	\$271,076	\$4,879	\$422,357	\$947,204	\$13,562,048
Bank of Honolulu	60,337	15,017	965	423	1,629	4,747	83,118
Central Pacific Bank	1,085,846	349,423	26,833	1,155	42,308	53,204	1,558,769
City Bank	578,852	110,131	16,089	2,069	21,819	63,311	792,271
First Hawaiian Bank	5,479,743	709,764	211,267	28,368	281,690	537,589	7,248,421
TOTALS DEC. 31, 1998	\$15,685,251	\$4,620,394	\$526,230	\$36,894	\$769,803	\$1,606,055	\$23,244,627
TOTALS JUNE 30, 1998	\$14,755,535	\$4,471,650	\$530,279	\$37,981	\$658,185	\$1,470,993	\$21,924,623
TOTALS DEC. 31, 1997	\$14,210,694	\$4,625,382	\$517,994	\$37,900	\$634,343	\$1,442,120	\$21,468,433
LIABILITIES & CAPITAL	Deposits	Other Liabilities			Capital, Surplus & Undivided Profits		Total Liabilities & Capital
Bank of Hawaii	\$8,557,621	\$4,012,899			\$991,528		\$13,562,048
Bank of Honolulu	74,465	760			7,893		83,118
Central Pacific Bank	1,277,091	143,661			138,017		1,558,769
City Bank	622,434	101,903			67,934		792,271
First Hawaiian Bank	5,506,158	1,016,343			725,920		7,248,421
TOTALS DEC. 31, 1998	\$16,037,769	\$5,275,566			\$1,931,292		\$23,244,627
TOTALS JUNE 30, 1998	\$15,155,744	\$4,865,082			\$1,903,797		\$21,924,623
TOTALS DEC. 31, 1997	\$14,541,388	\$5,109,189			\$1,817,856		\$21,468,433
Comments: Information from the published Statements of Condition. * Net of Allowance for Bad Debts. State-Chartered Banks: 5 Branches & Facilities: 201							

COMPARATIVE STATEMENT OF CONDITION OF STATE-CHARTERED SAVINGS AND LOAN ASSOCIATIONS

As at the Close of Business

DECEMBER 31, 1998, JUNE 30, 1998, and DECEMBER 31, 1997

(000 Omitted)

ASSETS	Mortgage Loans	Mortgage Pool Securities	All Other Loans	Reposessed Assets	Investments	Premises, Furniture, Fixtures & Equipment	Cash on Hand & Deposits	Other Assets	Total Assets
International Savings & Loan Association, Ltd.	\$496,041	\$46,679	\$5,221	\$6,514	\$0	\$4,621	\$58,420	\$33,302	\$650,798
Territorial Savings & Loan Association	212,056	168,100	1,772	1,185	0	3,973	41,886	8,329	437,301
TOTALS DEC. 31, 1998	\$708,097	\$214,779	\$6,993	\$7,699	\$0	\$8,594	\$100,306	\$41,631	\$1,088,099
TOTALS JUNE 30, 1998	\$695,057	\$277,329	\$8,007	\$5,584	\$0	\$6,460	\$39,972	\$37,661	\$1,070,070
TOTALS DEC. 31, 1997	\$681,310	\$256,253	\$8,300	\$3,855	\$0	\$5,468	\$60,379	\$35,797	\$1,051,362
LIABILITIES & CAPITAL	Withdrawable Shares		Borrowed Money		Other Liabilities		Capital, Surplus & Undivided Profits		Total Liabilities & Capital
International Savings & Loan Association, Ltd.	\$463,599		\$107,204		\$16,635		\$63,360		\$650,798
Territorial Savings & Loan Association	334,618		70,587		9,942		22,154		437,301
TOTALS DEC. 31, 1998	\$798,217		\$177,791		\$26,577		\$85,514		\$1,088,099
TOTALS JUNE 30, 1998	\$792,832		\$170,924		\$22,259		\$84,055		\$1,070,070
TOTALS DEC. 31, 1997	\$730,472		\$214,962		\$25,321		\$80,607		\$1,051,362
Comments: Information from the Report of Financial Condition State-Chartered Savings & Loan Associations: 2 Branches & Facilities: 27									

COMPARATIVE STATEMENT OF CONDITION OF
STATE-CHARTERED FINANCIAL SERVICES LOAN COMPANIES THAT ISSUE INVESTMENT CERTIFICATES
As at the Close of Business
DECEMBER 31, 1998, JUNE 30, 1998, and DECEMBER 31, 1997
(000 Omitted)

ASSETS	Net Loans	Securities	Premises, Furniture, Fixtures & Equipment	Other Real Estate Owned	Cash on Hand & in Banks	Other Assets	Total Assets
Finance Factors, Ltd.	\$332,423	\$122,834	\$3,515	\$6,959	\$13,508	\$5,345	\$484,584
GECC Financial Corporation	380	7,816	3	0	1,251	25	9,475
Oahu Finance Company, Ltd.	1,343	1,710	296	0	645	27	4,021
Realty Finance, Inc.	8,700	330	224	8	2,632	906	12,800
Standard Financial Corp.	13,005	0	38	896	9,518	450	23,907
TOTALS DEC. 31, 1998	\$355,851	\$132,690	\$4,076	\$7,863	\$27,554	\$6,753	\$534,787
TOTALS JUNE 30, 1998	\$471,041	\$120,065	\$5,942	\$12,587	\$26,945	\$8,319	\$644,899
TOTALS DEC. 31, 1997	\$859,642	\$161,604	\$8,469	\$13,761	\$26,761	\$11,157	\$1,081,394
LIABILITIES & CAPITAL	Borrowed Money	Investment Certificates	Other Liabilities		Capital, Surplus & Undivided Profits		Total Liabilities & Capital
Finance Factors, Ltd.	\$10,000	\$418,533	\$4,826		\$51,225		\$484,584
GECC Financial Corporation	2,304	1,803	1,179		4,189		9,475
Oahu Finance Company, Ltd.	0	2,841	23		1,157		4,021
Realty Finance, Inc.	0	11,229	119		1,452		12,800
Standard Financial Corp.	0	19,752	17		4,138		23,907
TOTALS DEC. 31, 1998	\$12,304	\$454,158	\$6,164		\$62,161		\$534,787
TOTALS JUNE 30, 1998	\$74,166	\$479,150	\$8,972		\$82,611		\$644,899
TOTALS DEC. 31, 1997	\$79,933	\$851,136	\$14,323		\$136,002		\$1,081,394
Comments: Information from the published Statements of Condition. State-Chartered Financial Services Loan Companies Issuing Investment Certificates: 5 Branches & Facilities: 23							